

United States Bankruptcy Court

Western District of Missouri

Case No. 10-60767-abf7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Edward Lucas
PO Box 1463
West Plains, MO 65775

Social Security / Individual Taxpayer ID No.:

xxx-xx-0495

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/28/10

Arthur B. Federman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Image of Certificate of Service Page 3 of 3

CERTIFICATE OF NOTICE

District/off: 0866-6
Case: 10-60767

User: hardend
Form ID: bl8

Page 1 of 1
Total Noticed: 9

Date Rcvd: Sep 28, 2010

The following entities were noticed by first class mail on Sep 30, 2010.
db +Robert Edward Lucas, PO Box 1463, West Plains, MO 65775-1463
13436113 +Citifinancial, 300 Saint Paul Pl, Balitmore, MD 21202-2120
13436115 +Professional CR Mgmt, PO Box 4037, Jonesboro, AR 72403-4037
13436116 World Finance Corp., 9007 Preacher Roe Blvd., West Plains, MO 65775

The following entities were noticed by electronic transmission on Sep 28, 2010.
tr +EDI: BJKCHECKETT.COM Sep 28 2010 17:33:00 J. Kevin Checkett, P.O. Box 409,
Carthage, MO 64836-0409
smg E-mail/Text: ecfnofices@dor.mo.gov Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
13436110 +EDI: AMEREXPR.COM Sep 28 2010 17:33:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
13436111 +EDI: CAPITALONE.COM Sep 28 2010 17:33:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
13436112 +EDI: CHASE.COM Sep 28 2010 17:33:00 Chase Bank USA, 800 Brooksedege Blvd.,
Westerville, OH 43081-2822

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
13436114 NCO Financial/55, INVALID ADDRESS

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2010

Signature:

